BlueCare Dental PPO offers you and your family access to one of the largest national dental PPO provider networks.¹

This network includes general and specialty dentists in Illinois as well as across the country. As a BlueCare Dental PPO plan member, you can go to any dentist. However, you’ll save money and get more from your benefits when you use an in-network dentist. These in-network dentists have agreed to:

- Accept set fees for covered services
- Not bill you for costs over the negotiated fees (except copayments, coinsurance and deductibles)

If you choose an out-of-network dentist, he or she may have higher fees and charge you for amounts not covered by your insurance. To get the most from your benefits, choose an in-network dentist.

Finding an In-Network Dentist is Easy

For a list of in-network general and specialty dentists, go to bcbsil.com and use the Provider Finder® tool by clicking on Find Care and then on Find a Dentist on the left side of the page. You can search for a dentist near your home, school or office.

Dedicated Customer Service

After signing up, you will get more detailed information about your dental plan. Look at your plan materials for complete details. Customer Service can answer questions about eligibility, claims, benefits and providers. Just call 800-367-6401 between 8 a.m. and 6 p.m. (CT), Monday through Friday.
BlueCare Dental Connection℠

As an enhanced service, Blue Cross and Blue Shield of Illinois (BCBSIL) offers BlueCare Dental Connection. This service provides educational information and other resources to help you make choices about your dental care – at no extra cost.

To help you learn about good oral health, BlueCare Dental Connection offers:

- Educational mailings
- 24-hour online access to the Dental Wellness Center®, which offers educational articles and special tools

To access the Dental Wellness Center, log in to Blue Access for Members℠ at bcbsil.com and select the Wellness tab on the dashboard. Scroll down to the Dental Wellness Center section, and click the button.

The Dental Wellness Center allows you to:

- Ask dental questions through Ask a Dentist
- Locate an in-network dentist using Find a Dentist
- Research dental fees in your area with the Dental Cost Advisor
- Search the Dental Dictionary for common dental terms
- View videos on various dental topics in the Educational Videos section

1. Network360® Analytics Suite (as of 05/2022).

The Dental Wellness Center, Dental Cost Advisor, Ask a Dentist, Dental Dictionary and Treatment and Procedure are provided by DNoA, a separate company that acts as the administrator of BCBSIL dental plans.
American Library Association

Effective: 1/1/2023 - 12/31/2023

The following is a listing of common services available through your BlueCare Dental PPO network. The member’s share of the cost is determined by whether care is received from a contracting or non-contracting provider.

This information only provides highlights of this program. Please refer to the BlueCare Dental Certificate for additional benefit information. Passive PPO’s provide identical benefits for ‘contracting’ and ‘non-contracting’ providers.

DENTAL BENEFIT HIGHLIGHTS

<table>
<thead>
<tr>
<th>Program Basics</th>
<th>Contracting Provider</th>
<th>Non-Contracting Provider* MAC</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefit Period Maximum: Calendar Year</td>
<td>$1,250.00</td>
<td>$1,250.00</td>
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<tr>
<td>Deductible: Calendar Year</td>
<td>$75.00 Individual</td>
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<tr>
<td></td>
<td>$225.00 Family</td>
<td>$225.00 Family</td>
</tr>
</tbody>
</table>

Services

Diagnostic Services (Deductible does not apply)
- Periodic oral evaluations
- Problem focused oral evaluations
- Comprehensive oral evaluations
  - 100%
  - 100%

Preventive Services (Deductible does not apply)
- Prophylaxis (cleanings)
- Topical fluoride applications
  - 100%
  - 100%

Diagnostic Radiographs (Deductible does not apply)
- Full-mouth and panoramic films
- Bitewing films
- Periapical films
  - 100%
  - 100%

Miscellaneous Preventive Services (Deductible does not apply)
- Sealants
  - 100%
  - 100%

Basic Restorative Dental Services
- Amalgams
  - 80%
  - 80%
- Resin-based composite restorations

Non-Surgical Extractions
- Removal of retained coronal remnants
  - 80%
- Removal of erupted tooth or exposed root
  - 80%

Non-Surgical Periodontic Services
- Periodontal scaling and root planing
  - 80%
  - 80%

Rev. 03/09/21
### Adjunctive Services
- Palliative treatment (emergency)  80%
- Deep sedation / general anesthesia  80%

### Endodontic Services
- Therapeutic pulpotomy and pulpal debridement  80%
- Root canal therapy  80%
- Apexification/recalcification  80%

### Oral Surgery Services
- Surgical tooth extractions  50%
- Alveoloplasty and vestibuloplasty  50%
- Excision of benign odontogenic tumor/cyst  50%
- Excision of bone tissue  50%
- Incision and drainage of an intraoral abscess  50%
- (Bony impactions typically covered under medical plan)

### Surgical Periodontal Services
- Gingivectomy or gingivoplasty and gingival flap procedures  80%
- Clinical crown lengthening  80%
- Osseous surgery  80%
- Osseous grafts  80%
- Soft tissue grafts/allografts  80%
- Distal or proximal wedge procedure  80%

### Major Restorative Services
- Single crown restorations  50%
- Inlay/onlay restorations  50%
- Labial veneer restorations  50%
- Crowns placed over implants  50%

### Prosthodontic Services
- Complete and removable partial dentures  50%
- Denture reline/rebase procedures  50%
- Fixed bridgework  50%
- Prosthetics placed over implants  50%
- Implants  Yes ☑ No ☐

### Misc. Restorative & Prosthodontic Services
- Prefabricated crowns  50%
- Recementations  50%
- Post and core, pin retention and crown/bridge repairs  50%
- Adjustments  50%

### Orthodontics (Deductible Waived)
- Orthodontic Diagnostic Procedures and Treatment:  50%
  - Adults eligible  Yes ☑ No ☐
  - Dependent Children eligible  Yes ☑ No ☐
  - Age Limitation  19

**Lifetime Maximum Benefit per Participant**

<table>
<thead>
<tr>
<th>Plan</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>PPO - Low Plan</td>
<td>$1,000.00</td>
</tr>
</tbody>
</table>

**Revision Date:** 03/09/21
Insured: Coordination of Benefits
☑ Birthday rule applies

Non-duplication of benefits (COB):
☐ Yes (all benefits combined not to exceed benefits of this program)
☑ No (standard - all benefits combined not to exceed total charges)

Claim filing time limit:
☑ Within 365 days of the date of service
☐ End of the year following the year of service
☐ Two years from the date of service
☐ Other (explain in additional provisions section below)

Additional Provisions: Fluoride to age 14, Sealants 1 in 36 months to age 16, Periodontal Scaling & Root Planing 1 in 24 months, 10 year replacement for Major Restorative and Prosthodontic appliances.

Missing Tooth Exclusion applies:
☑ No Exclusion
All teeth covered beginning on first day of coverage

Enhanced Dental Benefit: ☑ Yes  ☐ No
Enhanced Benefit allows groups to provide additional dental benefits to members with specific medical conditions. The group must also have their medical coverage through BCBS

Select Covered Conditions:
☑ Cardiovascular disease, Diabetes or Pregnancy (standard grouping)
☑ Pre-Diabetes (requires standard grouping)

Additional benefit for one of the following:
- Scaling & Root Planing
- Periodontal Maintenance
- Cleaning

Apply toward annual maximum: ☑ Applies  ☐ Does not apply

Additional Enhanced Benefit provisions require Division of Insurance and/or CBSR approval.

Any customization should be noted in the Additional provisions section.

*Each time you need dental care you can choose to:

See a Contracting Provider

- Your out-of-pocket cost will generally be the least amount because BlueCare Providers have contracted to accept a lower Allowable Amount as payment in full for Eligible Dental Expenses
- You are not required to file claim forms
- You are not balance billed for costs exceeding the BCBSIL Allowable Amount for BlueCare Dentists

See a Non-Contracting Provider

- Your out-of-pocket cost may be greater because Non-Contracting Providers have not entered into a contract with BCBSIL to accept the Maximum Allowable In-Network Amount as payment for Eligible Dental Expenses
- You are required to file claim forms
- You are balance billed for costs exceeding the BCBSIL Allowable Amount
- Non-contracting provider reimbursement MAC

Employee Information

- This is a general summary of your benefit design. Please refer to your benefit booklet for other details and for limitations and exclusions.
- The following eligibility provisions apply:
  - Dependent children are covered to age 26. Disabled dependent children can be covered beyond age 26.
  - Open enrollment - employees and/or dependents not presently covered may enroll for dental 31 days prior to the anniversary date.

When the course of treatment will be in excess of $300, a predetermination request should be submitted to BCBSIL in advance of treatment.
American Library Association

Effective: 1/1/2023 - 12/31/2023

The following is a listing of common services available through your BlueCare Dental PPO network. The member’s share of the cost is determined by whether care is received from a contracting or non-contracting provider.

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### DENTAL BENEFIT HIGHLIGHTS

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<tr>
<td>Benefit Period Maximum: Calendar Year</td>
<td>$2,500.00</td>
<td>$2,500.00</td>
</tr>
<tr>
<td>Deductible: Calendar Year</td>
<td>$50.00 Individual</td>
<td>$50.00 Individual</td>
</tr>
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<td></td>
<td>$150.00 Family</td>
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#### Services

**Diagnostic Services (Deductible does not apply)**
- Periodic oral evaluations: 100%
- Problem focused oral evaluations: 100%
- Comprehensive oral evaluations: 100%

**Preventive Services (Deductible does not apply)**
- Prophylaxis (cleanings): 100%
- Topical fluoride applications: 100%

**Diagnostic Radiographs (Deductible does not apply)**
- Full-mouth and panoramic films: 100%
- Biting films: 100%
- Periapical films: 100%

**Miscellaneous Preventive Services (Deductible does not apply)**
- Sealants: 100%
- Space maintainers: 100%

**Basic Restorative Dental Services**
- Amalgams: 80%
- Resin-based composite restorations: 80%

**Non-Surgical Extractions**
- Removal of retained coronal remnants: 80%
- Removal of erupted tooth or exposed root: 80%

**Non-Surgical Periodontic Services**
- Periodontal scaling and root planing: 80%
- Full-mouth debridement: 80%
- Periodontal maintenance procedures: 80%

Rev. 03/09/21
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- Palliative treatment (emergency) 80% 80%
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- Single crown restorations 80% 80%
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- Complete and removable partial dentures
- Denture relining/rebase procedures
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- Prefabricated crowns
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- Post and core, pin retention and crown/bridge repairs
- Adjustments

### Orthodontics (Deductible Waived)
Orthodontic Diagnostic Procedures and Treatment: 50% 50%
- Adults eligible Yes ☑ No ☐
- Dependent Children eligible Yes ☑ No ☐
- Age Limitation 19

| Lifetime Maximum Benefit per Participant | $1,000.00 | $1,000.00 |

Rev. 03/09/21
Insured: Coordination of Benefits
☑ Birthday rule applies

Non-duplication of benefits (COB):
☐ Yes (all benefits combined not to exceed benefits of this program)
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Claim filing time limit:
☑ Within 365 days of the date of service
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Additional Provisions: Fluoride to age 14, Sealants 1 in 36 months to age 16, Periodontal Scaling & Root Planing 1 in 24 months, 10 year replacement for Major Restorative and Prosthodontic appliances.

Missing Tooth Exclusion applies:
☑ No Exclusion
   All teeth covered beginning on first day of coverage

Enhanced Dental Benefit: ☑ Yes  ☐ No
Enhanced Benefit allows groups to provide additional dental benefits to members with specific medical conditions. The group must also have their medical coverage through BCBS

Select Covered Conditions:
☐ Cardiovascular disease, Diabetes or Pregnancy (standard grouping)
☐ Pre-Diabetes (requires standard grouping)

Additional benefit for one of the following:
• Scaling & Root Planing
• Periodontal Maintenance
• Cleaning

Apply toward annual maximum: ☑ Applies  ☐ Does not apply

Additional Enhanced Benefit provisions require Division of Insurance and/or CBSR approval.

Any customization should be noted in the Additional provisions section.

*Each time you need dental care you can choose to:

See a Contracting Provider:
• Your out-of-pocket cost will generally be the least amount because BlueCare Providers have contracted to accept a lower Allowable Amount as payment in full for Eligible Dental Expenses
• You are not required to file claim forms
• You are not balance billed for costs exceeding the BCBSIL Allowable Amount for BlueCare Dentists

See a Non-Contracting Provider:
• Your out-of-pocket cost may be greater because Non-Contracting Providers have not entered into a contract with BCBSIL to accept the Maximum Allowable In-Network Amount as payment for Eligible Dental Expenses
• You are required to file claim forms
• You are balance billed for costs exceeding the BCBSIL Allowable Amount
• Non-contracting provider reimbursement MAC

Employee Information

• This is a general summary of your benefit design. Please refer to your benefit booklet for other details and for limitations and exclusions.
• The following eligibility provisions apply:
  • Dependent children are covered to age 26. Disabled dependent children can be covered beyond age 26.
  • Open enrollment - employees and/or dependents not presently covered may enroll for dental 31 days prior to the anniversary date.

When the course of treatment will be in excess of $300, a predetermination request should be submitted to BCBSIL in advance of treatment.
At Blue Cross and Blue Shield of Illinois (BCBSIL), we know how important access to dental care is to you and your family. Now if an urgent dental issue occurs after hours or when your own dentist is unavailable, you can schedule a virtual dental visit, powered by Teledentistry.com.

Virtual dental visits are an option with your current BlueCare Dental PPO℠ plan. You and your covered dependents can use these visits when you:

• Have an urgent dental issue and can’t see your dentist
• Need access to a dentist after business hours
• Want to consult a dentist without leaving home, or while traveling

What can a virtual dentist do for you?

• Address tooth pain due to things like cavities, gum disease, impacted wisdom teeth
• Assess trauma, such as a chipped tooth
• Prescribe appropriate medications*  

How does it work?

Simply call 1-866-256-2054 and provide some required information. You will be connected to a dentist via video conference within 10-15 minutes and the average consult only takes 3-5 minutes!**

Is it covered?

Yes, the virtual visit will be paid the same as if you were visiting your dentist office for the same service. If you need follow-up care and don’t have a regular dentist, Teledentistry.com can help you find a dentist. If you follow up with your regular dentist, they can send them a report regarding the virtual visit.

Call 1-866-256-2054 to connect with a dentist for your virtual visit.

* No opioids or narcotics
** Average times from Teledentistry.com
Virtual visits may not be available on all plans.

Teledentistry.com is an independent company that operates and administers the virtual dental visits program for Blue Cross and Blue Shield of Illinois. Teledentistry.com is solely responsible for its operations and for those of its contracted providers. Teledentistry.com® and the Teledentistry.com logo are registered trademarks of Teledentistry.com, and may not be used without permission.

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Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an independent Licensee of the Blue Cross and Blue Shield Association
BlueCare Dental Enhanced Benefit℠

Enhanced Dental Benefits for Special Health Conditions

Do you have heart disease or diabetes? Or are you pregnant? Poor dental health can complicate these conditions…and evidence shows that unmanaged diabetes can also worsen an existing periodontal condition. Blue Cross and Blue Shield of Illinois (BCBSIL) offers additional dental benefits that can keep you healthier and reduce your overall health care costs by lowering the chance of more serious complications.

What Does the Program Offer?
The program helps reduce financial barriers to receiving additional dental care.

If you have heart disease, diabetes or are pregnant, the Enhanced Benefit program offers an additional one of the following after your regular benefits have been used:

- ROUTINE CLEANING
- PERIODONTAL MAINTENANCE CLEANING
- PERIODONTAL SCALING AND ROOT PLANING

Simple Dental Services can help manage your health conditions and save money, too.

BlueCare Dental Connection℠
The Enhanced Benefit program works with BlueCare Dental Connection, providing tips and information to help you learn about dental health.

BlueCare Dental Connection provides:
- Targeted mailings/emails to teach you about the link between gum disease and other health conditions
- 24/7 use of the online Dental Wellness Center®, which provides facts and tools to help you learn about dental care* 

To access the Dental Wellness Center, log in to Blue Access for Members℠ at bcbsil.com and select the Coverage tab on the dashboard. Under that, select Coverage and Benefits, and then Dental. Click on the Dental Wellness Center link, and you can:
- Ask dental questions through Ask a Dentist
- Find a dentist using Provider Finder®
- Search the Dental Dictionary to find the definitions of common dental terms

Call the number on the back of your ID card to learn more about the BlueCare Dental Enhanced Benefit program.

*The Dental Wellness Center is an online resource offered by Go2Dental. Go2Dental is an independent company contracted with Dental Network of America, LLC, the administrator of BCBSIL dental products.

Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

225070.1221
Save More with the BlueCare Dental PPO℠ Network Advantage.

With the BlueCare Dental PPO plan, you’ll have access to one of the largest national dental PPO network of providers. You have the option to choose any dentist, but you can lower your out-of-pocket costs when you choose a dentist who participates in the BlueCare Dental PPO network.

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**Savings**

Save money each time you use a PPO dentist. Most network dentists offer discounts of 35% to 60% for Illinois BlueCare Dental PPO members.

Another benefit to choosing a network dentist? You won’t be billed for costs exceeding the allowable amount (except copayments, coinsurances and deductibles).

<table>
<thead>
<tr>
<th>PPO Savings Example:</th>
<th>PPO Dentist Crown (D2752)</th>
<th>Non-PPO Dentist Crown (D2752)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Billed Charge</td>
<td>$1,026.00</td>
<td>$1,026.00</td>
</tr>
<tr>
<td>Allowable Amount</td>
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<td>$1,026.00</td>
</tr>
<tr>
<td>Dental Plan pays 50%</td>
<td>$337.50</td>
<td>$513.00</td>
</tr>
<tr>
<td>Member’s Responsibility</td>
<td>$337.50</td>
<td>$513.00</td>
</tr>
</tbody>
</table>

The dollar amount shown is for illustrative purposes only. Check your benefit booklet for deductible, coinsurance and dollar maximums that may apply.

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**Convenience**

You will have access to one of the largest dental PPO networks in the country. To locate the participating dentists in your area, visit Provider Finder®.

You can schedule an appointment with any dentist without a referral.

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**Quality**

You can take comfort in knowing that professional credentials are verified for every PPO dentist.

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How do I find a PPO dentist?

Visit [bcbsil.com](http://bcbsil.com) and use the Provider Finder tool. Call Customer Service toll-free at [800-367-6401](tel:800-367-6401).
Find a Dentist – Steps to Help you find an in-network BlueCare Dental PPO Provider

1) Access the following website - [https://www.bcbsil.com/](https://www.bcbsil.com/)
2) While on this site, click on the box “Find Care” and then select “Find a Dentist”
3) On the Find a Dentist landing page, choose “BlueCare Dental PPO”
4) Click one of the available radio buttons and enter the appropriate search criteria and then click “Search”
   a. If you want to initiate a Virtual Dental Visit, click the hyperlink sentence “Contact Teledentistry.com to schedule visit” and fill out the information on the next webpage
5) The next page will be the BlueCare Dental PPO Provider Search Results page.

a. On this Search Results page you see a Dynamic Map. With the search results, you can:
   i. Filter using any of the fields on the left, or
   ii. Start a New Search
   iii. Save the Search
   iv. Create a PDF
   v. Print the results
   vi. E-mail the results

6) By utilizing a BlueCare Dental PPO Provider found during this search, you should be able to receive in-network services when seeing one of the providers in that search list.